

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

MICHAEL PATRICK WEBER, II  
NICOLE JEAN WEBER  
Debtor(s)

Case No. 20-10076TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2020.
- 2) The plan was confirmed on 03/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/09/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/03/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,811.22.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,607.80
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$24,607.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$370.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,741.58
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,111.58**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AESPHEAA	Unsecured	323.00	NA	NA	0.00	0.00
AESPHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AESPHEAA	Unsecured	100.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	20.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL B.	Unsecured	4,605.00	4,800.52	4,800.52	0.00	0.00
ASSOCIATED CLINICAL LABORATO	Unsecured	81.50	NA	NA	0.00	0.00
ASSOCIATED CLINICAL LABORATO	Unsecured	250.00	NA	NA	0.00	0.00
ASSOCIATED CLINICAL LABORATO	Unsecured	7.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,923.13	4,668.57	4,668.57	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	1,282.01	1,444.00	1,444.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	4,646.38	4,916.15	4,916.15	0.00	0.00
CAPITAL ONE(*)	Unsecured	4,407.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	6,461.77	7,540.68	7,540.68	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK NA**	Secured	26,780.79	26,662.57	0.00	4,457.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMUNITY NURSING SERVICES	Unsecured	116.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,287.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,228.82	1,445.00	1,445.00	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	7,124.52	7,676.27	7,676.27	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,481.02	6,592.35	6,592.35	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	19,574.19	8,745.54	8,745.54	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	0.00	5,214.71	5,214.71	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	1,630.49	1,630.49	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	3,325.03	3,325.03	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ELAN FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ERIE FEDERAL CREDIT UNION(*)	Unsecured	0.00	NA	NA	0.00	0.00
ERIE FEDERAL CREDIT UNION(*)	Unsecured	3,376.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	1,575.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	244.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	3,376.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	4,170.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	2,293.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	1,929.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	5,491.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	3,853.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	2,552.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	3,028.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	3,485.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	1,184.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	1,929.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	7,134.00	NA	NA	0.00	0.00
FEDLOAN SERVICING**	Unsecured	5,358.00	60,962.11	60,962.11	0.00	0.00
FIRST MARK SERVICES	Unsecured	9,151.00	12,859.24	12,859.24	0.00	0.00
FLAGSTAR BANK FSB	Unsecured	0.00	NA	NA	0.00	0.00
GOLDEN TREE	Unsecured	90.00	64.00	64.00	0.00	0.00
GOLDEN TREE	Unsecured	4,872.00	4,872.82	4,872.82	0.00	0.00
GOLDEN TREE	Unsecured	4,925.00	4,821.83	4,821.83	0.00	0.00
GOLDEN TREE	Unsecured	NA	3,123.53	3,123.53	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	0.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	0.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	0.00	NA	NA	0.00	0.00
IBEW LOCAL 56 FCU*	Unsecured	5,727.00	2,710.82	2,710.82	0.00	0.00
IBEW LOCAL 56 FCU*	Unsecured	2,975.00	1,897.45	1,897.45	0.00	0.00
IBEW LOCAL 56 FCU*	Secured	5,891.00	5,235.56	5,235.56	909.09	153.01
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,118.44	1,233.20	1,233.20	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	7,410.38	8,076.70	8,076.70	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	689.34	808.96	808.96	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	5,385.53	5,839.53	5,839.53	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	910.40	992.48	992.48	0.00	0.00
MOHELA	Unsecured	1,182.11	881.26	881.26	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	417.56	417.56	417.56	0.00	0.00
PENNCREST SD (CAMBRIDGE TWP	Priority	591.00	591.00	591.00	591.00	0.00
PENNCREST SD (CAMBRIDGE TWP	Priority	466.69	466.69	466.69	466.69	0.00
PNC BANK NA	Unsecured	19,638.46	19,309.38	19,309.38	0.00	0.00
PNC BANK NA	Unsecured	11,195.31	11,321.45	11,321.45	0.00	0.00
PODIUM MORTGAGE CAPITAL LLC	Secured	165,649.85	164,729.99	0.00	11,363.50	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	9,582.00	9,839.35	9,839.35	0.00	0.00
RBS CITIZENS NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
SLC STUDENT LOAN TRUST	Unsecured	0.00	NA	NA	0.00	0.00
SLC STUDENT LOAN TRUST**	Unsecured	5,307.00	5,307.00	5,307.00	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	6,659.00	NA	NA	0.00	0.00
TRACTOR SUPPLY/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
UPMC	Unsecured	10.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	56.32	809.21	809.21	0.00	0.00
WELLS FARGO BANK NA	Secured	777.00	854.11	854.11	854.11	0.00
WELLS FARGO BANK NA	Unsecured	0.00	1,187.15	1,187.15	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO CARD SERVICES	Unsecured	1,150.15	NA	NA	0.00	0.00
WIDGET FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$11,363.50	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,235.56	\$5,366.09	\$153.01
All Other Secured	\$854.11	\$854.11	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,089.67</b>	<b>\$17,583.70</b>	<b>\$153.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,475.25	\$1,057.69	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,475.25</b>	<b>\$1,057.69</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$214,916.78</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,111.58</u>
Disbursements to Creditors	<u>\$18,794.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$20,905.98</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/06/2020

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.